

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

TRISHA L. RENKEN-SEBASTIAN,

Plaintiff,

v.

RETRIEVAL MASTERS CREDITORS
BUREAU, INC.,

Defendant.

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No. 7:14-CV-00390-NSR

ANSWER

The defendant, Retrieval-Masters Creditors Bureau, Inc. ("Retrieval-Masters"), by and through the undersigned counsel, for its Answer to the Complaint herein, hereby denies each and every averment, except as expressly stated below, as follows:

1. Admits that this purports to be an action under the FDCPA, denies liability thereunder and otherwise denies the allegations of this Paragraph 1.

2. Denies.

3. Denies knowledge or information sufficient to form a belief as to the truth of the allegations of this Paragraph 3 and therefore denies same and leaves the plaintiff to her proof.

4. Denies.

5. Admits.

6. Denies knowledge or information sufficient to form a belief as to the truth of the allegations of this Paragraph 6 and therefore denies same and leaves the plaintiff to her proof.

7. Admits.

8. Admits.

9. Admits.

10. Denies as stated and refers to the website for the content thereof.

11. Admits.

12. Admits that defendant sent a letter to plaintiff dated January 22, 2013, and otherwise denies as stated and refers to the letter for the content thereof.

13. Denies knowledge or information sufficient to form a belief as to the truth of the allegations of this Paragraph 13 and therefore denies same and leaves the plaintiff to her proof.

14. Denies as stated and refers to the letter, if any, for the content thereof.

15. Denies.

16. Denies.

17. Denies.

18. Denies knowledge or information sufficient to form a belief as to the truth of the allegations of this Paragraph 18 and therefore denies same and leaves the plaintiff to her proof.

19. Denied as stated and refers to the letter for the contents thereof.

20. Denies.

21. Defendant repeats and realleges the answers to Paragraphs 1 through 20 of the Complaint as its answers to this Paragraph 21 as though fully set forth herein.

22. Denies.

23. Denies.

24. Denies.

25. Denies.

FIRST AFFIRMATIVE DEFENSE

Plaintiff's claims are barred, in whole or in part, because the Complaint fails to state a claim upon which relief may be granted.

SECOND AFFIRMATIVE DEFENSE

Plaintiff's claims are barred to the extent that any violation of the FDCPA was unintentional, resulting from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid such error.

WHEREFORE, the defendant requests that the plaintiff's Complaint be dismissed with prejudice and that the court grant defendants such other relief as may be required by the interests of justice, including without limitation, costs of defense, including a reasonable attorney fee.

Date: May 5, 2014

THE DEFENDANT
RETRIEVAL-MASTERS CREDITORS
BUREAU, INC.

By: _____/s/_____
Jonathan D. Elliot

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Its Attorneys

CERTIFICATE OF SERVICE

I hereby certify that on May 5, 2014, a copy of the foregoing was filed electronically. Notice of this filing will be sent by e-mail to all parties by operation of the Court's electronic filing system [or by mail to anyone unable to accept electronic filing]. Parties may access this filing through the Court's system.

_____/s/
Jonathan D. Elliot